

**Table I.A.2.f(2008) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.4%	55.9%	81.8%	87.2%	91.6%	82.9%	65.8%	86.0%
Industry group **								
Agric., fish., forest.	50.6%	35.1%	80.2%	71.7%	98.8%	98.3%	42.8%	93.3%
Mining and manufacturing	82.6%	67.2%	88.9%	94.7%	92.4%	78.0%	79.2%	88.3%
Construction	75.5%	66.0%	86.9%	90.0%	89.8%	76.1%	73.7%	88.8%
Utilities and transp.	77.0%	66.7%	85.9%	95.5%	96.8%	68.4%	75.6%	78.3%
Wholesale trade	72.7%	59.6%	81.0%	89.6%	85.7%	67.4%	70.2%	77.2%
Fin. svcs. and real estate	77.0%	54.1%	83.2%	90.6%	93.7%	83.5%	62.3%	86.9%
Retail trade	84.4%	55.1%	85.3%	92.1%	96.0%	93.6%	68.3%	94.0%
Professional services	67.8%	54.1%	81.0%	81.2%	90.3%	66.9%	62.5%	78.5%
Other services	72.4%	51.9%	75.0%	84.2%	89.6%	86.7%	62.0%	86.9%
Ownership								
For profit, incorporated	76.4%	57.4%	84.5%	90.1%	92.7%	82.3%	68.5%	85.9%
For profit, unincorporated	70.4%	57.7%	79.7%	83.2%	89.2%	88.1%	63.3%	87.9%
Nonprofit	65.6%	38.2%	64.2%	76.2%	89.1%	80.9%	50.8%	85.1%
Age of firm								
Less than 5 years	63.5%	52.2%	80.3%	83.0%	92.0%	91.1%	60.7%	87.4%
5-9 years	67.8%	57.4%	82.7%	86.9%	85.1%	93.6%	65.4%	85.5%
10-19 years	70.5%	56.7%	82.8%	87.1%	92.6%	90.7%	65.5%	91.6%
20 or more years	75.5%	55.8%	81.5%	88.1%	92.2%	79.3%	67.2%	85.5%
Unknown	85.4%	87.8%	57.9%*	75.1%	88.9%	85.2%	77.3%	85.5%
Multi/single status								
2 or more locations	86.0%	74.3%	87.7%	90.8%	92.1%	82.9%	86.2%	85.9%
1 location only	66.3%	55.7%	81.3%	85.5%	88.4%	82.4%	64.5%	86.9%
Percent full-time employees								
Less than 25%	70.7%	37.8%	63.5%	79.4%	82.0%	90.6%	51.4%	86.9%
25-49 %	76.0%	37.2%	75.8%	82.5%	93.1%	92.9%	54.6%	92.3%
50-74 %	72.9%	50.0%	80.6%	84.3%	94.3%	91.7%	59.7%	91.7%
75% or more	74.8%	59.3%	83.6%	88.8%	91.6%	78.6%	68.6%	83.9%
Union presence								
No union employees	74.1%	56.0%	82.4%	87.5%	91.8%	85.8%	65.9%	88.4%
Has union employees	70.6%	49.2%	69.6%	81.8%	88.7%	70.3%	61.2%	73.5%
Unknown	83.9%	67.0%	71.9%	91.3%	89.7%	84.4%	71.5%	84.9%
Percent low wage employees								
50% or more low wage	78.0%	45.1%	80.6%	86.9%	93.2%	90.2%	59.6%	90.8%
Less than 50% low wage	73.2%	58.1%	82.1%	87.3%	90.8%	78.8%	67.1%	83.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.A.2.f(2008) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2008**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.71%	1.43%	1.14%	0.87%	0.51%	1.06%	1.03%	0.63%
Industry group **								
Agric., fish., forest.	5.47%	5.12%	18.30%	14.82%	18.26%	23.83%	6.74%	3.71%
Mining and manufacturing	1.24%	4.02%	1.55%	1.55%	1.35%	2.08%	1.84%	1.02%
Construction	2.36%	2.92%	3.68%	1.97%	3.71%	8.66%	2.50%	4.02%
Utilities and transp.	1.86%	4.48%	5.22%	1.35%	1.95%	3.37%	3.38%	2.53%
Wholesale trade	2.45%	5.71%	4.13%	2.93%	3.15%	4.22%	3.64%	2.67%
Fin. svcs. and real estate	1.11%	2.69%	4.04%	2.16%	0.82%	1.94%	1.73%	1.42%
Retail trade	0.76%	2.41%	2.41%	1.09%	1.16%	1.04%	1.38%	0.88%
Professional services	1.48%	2.72%	2.21%	2.01%	1.01%	3.46%	1.71%	1.60%
Other services	0.83%	1.56%	2.73%	2.15%	1.43%	1.40%	1.22%	0.92%
Ownership								
For profit, incorporated	0.84%	1.69%	1.23%	1.17%	0.61%	1.04%	1.26%	0.70%
For profit, unincorporated	1.14%	2.25%	3.51%	2.48%	2.22%	2.10%	1.69%	1.29%
Nonprofit	1.24%	3.18%	4.47%	2.28%	1.41%	3.23%	2.28%	1.19%
Age of firm								
Less than 5 years	1.46%	2.45%	3.15%	2.83%	3.70%	2.70%	1.78%	2.62%
5-9 years	2.03%	3.01%	3.20%	2.10%	3.69%	4.65%	2.29%	2.52%
10-19 years	1.25%	1.86%	3.15%	2.25%	1.69%	3.52%	1.31%	1.42%
20 or more years	1.07%	2.10%	2.08%	0.92%	0.62%	1.57%	1.39%	1.01%
Unknown	1.32%	20.93%	18.85% *	12.21%	1.23%	1.49%	13.73%	1.29%
Multi/single status								
2 or more locations	0.66%	7.55%	1.70%	1.25%	0.57%	1.06%	1.05%	0.75%
1 location only	1.01%	1.47%	1.23%	1.07%	0.97%	3.16%	1.09%	0.76%
Percent full-time employees								
Less than 25%	2.10%	6.29%	7.69%	3.95%	3.07%	1.72%	3.48%	1.68%
25-49 %	2.36%	5.18%	5.05%	3.76%	1.65%	1.62%	3.53%	1.42%
50-74 %	1.28%	2.50%	3.11%	1.78%	1.91%	1.35%	2.13%	0.92%
75% or more	0.82%	1.49%	0.95%	0.79%	0.51%	1.50%	1.06%	0.83%
Union presence								
No union employees	0.68%	1.35%	1.11%	0.83%	0.55%	1.36%	0.91%	0.65%
Has union employees	2.59%	9.00%	8.49%	3.34%	3.34%	3.16%	5.82%	2.55%
Unknown	1.32%	10.06%	14.08%	3.16%	5.27%	1.42%	8.59%	1.22%
Percent low wage employees								
50% or more low wage	1.16%	2.97%	2.99%	1.98%	0.63%	1.55%	2.36%	1.05%
Less than 50% low wage	0.72%	1.48%	0.93%	0.90%	0.70%	1.20%	0.99%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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